

Information to identify the case:

Debtor 1	Joshua L. Sutherland	Social Security number or ITIN	xxx-xx-4764
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Sarah M. Sutherland	Social Security number or ITIN	xxx-xx-2910
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-22799-CMB			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joshua L. Sutherland

Sarah M. Sutherland

12/20/21

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Joshua L. Sutherland
Sarah M. Sutherland
Debtors

Case No. 19-22799-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 20, 2021

User: dpas
Form ID: 3180W

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Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Joshua L. Sutherland, Sarah M. Sutherland, 412 Labrador Lane, Clairton, PA 15025-5243
aty	+ The Debt Doctors, LLC, 607 College Street, Suite 101, Pittsburgh, PA 15232, UNITED STATES 15232-1700
15087154	Advanced Dermatology & Cosmetic Surgery, PO Box 864046, Orlando, FL 32886-4046
15087156	+ Borough of Jefferson Hills, Josephine Lipnicky, Tax Collector, PO Box 826, Clairton, PA 15025-0826
15087159	+ CB/Jared, PO Box 182789, Columbus, OH 43218-2789
15087160	CBCS, PO Box 2724, Columbus, OH 43216-2724
15087161	+ Cenlar, PO Box 77404, Ewing, NJ 08628-6404
15101312	+ Colleen Daniels, Aegis Realty Partners, Inc., 1301 Grandview Ave., Trimont Plaza, Suite 1136, Pittsburgh, PA 15211-4204
15087162	+ Commercial Acceptance Co, 2300 Gettysburg Road, Suite 102, Camp Hill, PA 17011-7303
15087167	+ Jefferson Cardiology, 1633 Route 51, Suite 103, Clairton, PA 15025-3652
15087168	+ Jefferson Hills School District, Josephine Lipnicky, Tax Collector, PO Box 826, Clairton, PA 15025-0826
15101319	+ Jefferson Hills School District & Boroug, Josephine Lipnicky, Tax Collector, PO Box 826, Clairton, PA 15025-0826
15087169	MedFinancial, 1 1st Tennessee Bank, Dept. #888183, Knoxville, TN 37995-8183
15091542	Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
15087170	Nissan-Infiniti LT, PO Box 660366, Dallas, TX 75266-0366
15127209	+ Pingora Loan Servicing, LLC, c/o Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430
15395646	+ Pingora Loan Servicing, LLC, C/O Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
15087174	SynchronyMC/SYNCB, PO Box 530939, Atlanta, GA 30353-0939
15128624	+ True-Global Ownership, TRUE PIT2017-1 LLC, c/o Aegis Realty Partners, Inc., 1301 Grandview Avenue, Pittsburgh, PA 15211-4203
15123503	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15123509	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15087176	US Department of Education, PO Box 740283, Atlanta, GA 30374-0283

TOTAL: 22

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Dec 21 2021 04:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 20 2021 23:41:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 21 2021 04:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 20 2021 23:41:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: kburkley@bernsteinlaw.com	Dec 20 2021 23:41:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,

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			Pittsburgh, PA 15219-1945
cr	+ EDI: RECOVERYCORP.COM	Dec 21 2021 04:33:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15118157	+ EDI: PHINAMERI.COM	Dec 21 2021 04:33:00	ACAR Leasing LTD d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
15087155	+ EDI: PHINAMERI.COM	Dec 21 2021 04:33:00	Americredit/GM Financial, PO Box 181145, Arlington, TX 76096-1145
15087158	EDI: CAPITALONE.COM	Dec 21 2021 04:33:00	Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
15087157	EDI: CAPITALONE.COM	Dec 21 2021 04:33:00	Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281
15099580	EDI: CAPITALONE.COM	Dec 21 2021 04:33:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15087164	EDI: DISCOVER.COM	Dec 21 2021 04:33:00	Discover, PO Box 3008, New Albany, OH 43054-3008
15087165	EDI: DISCOVER.COM	Dec 21 2021 04:33:00	Discover Financial Services, PO Box 15316, Wilmington, DE 19850
15087163	+ Email/Text: electronicbkydocs@nelnet.net	Dec 20 2021 23:41:00	Dept of Ed / NELNET, 3015 Parker Road, Suite 400, Aurora, CO 80014-2904
15094144	EDI: DISCOVER.COM	Dec 21 2021 04:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15103003	EDI: FORD.COM	Dec 21 2021 04:33:00	Ford Motor Credit Company LLC, PO Box 62180, Colorado Springs, CO 80962-2180
15101317	+ EDI: FORD.COM	Dec 21 2021 04:33:00	Ford Motor Credit, P.O. Box 54200, Omaha, NE 68154-8000
15087166	+ EDI: FORD.COM	Dec 21 2021 04:33:00	Ford Motor Credit, P.O. Box 542000, Omaha, NE 68154-8000
15087172	Email/Text: amieg@stcol.com	Dec 20 2021 23:40:00	State Collection Service, 2509 S. Stoughton Road, Madison, WI 53716
15087171	+ Email/PDF: clerical@simmassociates.com	Dec 20 2021 23:40:35	Simm Associates, Inc., 800 Pencader Drive, Newark, DE 19702-3354
15087173	+ EDI: RMSC.COM	Dec 21 2021 04:33:00	Syncb/Mc, PO Box 965005, Orlando, FL 32896-5005
15124382	+ EDI: RMSC.COM	Dec 21 2021 04:33:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15088314	+ EDI: RMSC.COM	Dec 21 2021 04:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15087175	+ Email/Text: BankruptcyNotice@upmc.edu	Dec 20 2021 23:41:00	UPMC, 2 Hot Metal Street, Dist. Room 386, Pittsburgh, PA 15203-2348
15097729	+ Email/Text: electronicbkydocs@nelnet.net	Dec 20 2021 23:41:00	US Department of Education c/o Nelnet,, 121 South 13th Street, Suite 201,, Lincoln, NE 68508-1911
15122868	EDI: AIS.COM	Dec 21 2021 04:33:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a

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preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Ford Motor Credit Company, LLC
cr		HTD Leasing, LLC, d/b/a Ford Motor Credit Company,
cr		Pingora Loan Servicing, LLC
15101305	*	Advanced Dermatology & Cosmetic Surgery, PO Box 864046, Orlando, FL 32886-4046
15101306	*+	Americredit/GM Financial, PO Box 181145, Arlington, TX 76096-1145
15101309	*+	CB/Jared, PO Box 182789, Columbus, OH 43218-2789
15101310	*	CBCS, PO Box 2724, Columbus, OH 43216-2724
15101308	*	Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
15101307	*	Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281
15101311	*+	Cenlar, PO Box 77404, Ewing, NJ 08628-6404
15101313	*+	Commercial Acceptance Co., 2300 Gettysburg Road, Suite 102, Camp Hill, PA 17011-7303
15101315	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover, PO Box 3008, New Albany, OH 43054-3008
15101316	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover Financial Services, PO Box 15316, Wilmington, DE 19850
15101314	*+	Dept of Ed / NELNET, 3015 Parker Road, Suite 400, Aurora, CO 80014-2904
15101318	*+	Jefferson Cardiology, 1633 Route 51, Suite 103, Clairton, PA 15025-3652
15101320	*	MedFinancial, 1 1st Tennessee Bank, Dept. #888183, Knoxville, TN 37995-8183
15101321	*	Nissan Infiniti LT, PO Box 660366, Dallas, TX 75266-0366
15101323	*P++	STATE COLLECTION SERVICE INC, 2509 S STOUGHTON RD, MADISON WI 53716-3314, address filed with court:, State Collection Service, 2509 S. Stoughton Road, Madison, WI 53716
15101322	*+	Simm Associates, Inc., 800 Pencader Drive, Newark, DE 19702-3354
15101324	*+	Syncb/Mc, PO Box 965005, Orlando, FL 32896-5005
15101325	*	SynchronyMC/SYNCB, PO Box 530939, Atlanta, GA 30353-0939
15101326	*+	UPMC, 2 Hot Metal Street, Dist. Room 386, Pittsburgh, PA 15203-2348
15101327	*	US Department of Education, PO Box 740283, Atlanta, GA 30374-0283

TOTAL: 3 Undeliverable, 20 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 22, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Pingora Loan Servicing LLC bnicholas@kmlawgroup.com
Christopher A. DeNardo	on behalf of Creditor Pingora Loan Servicing LLC pabk@logs.com, logsecf@logs.com;klittle@logs.com;cdenardo@logs.com
Garry Alan Masterson	on behalf of Creditor HTD Leasing LLC, d/b/a Ford Motor Credit Company, LLC pitecf@weltman.com
Garry Alan Masterson	on behalf of Creditor Ford Motor Credit Company LLC pitecf@weltman.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

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Kristen D. Little

on behalf of Creditor Pingora Loan Servicing LLC pabk@logs.com, klittle@logs.com;logsecf@logs.com

Maria Miksich

on behalf of Creditor Pingora Loan Servicing LLC mmiksich@kmlawgroup.com

Matthew M. Herron

on behalf of Debtor Joshua L. Sutherland mmh@thedebtdoctors.com hgs@thedebtdoctors.com;alb@thedebtdoctors.com

Matthew M. Herron

on behalf of Attorney The Debt Doctors LLC mmh@thedebtdoctors.com, hgs@thedebtdoctors.com;alb@thedebtdoctors.com

Matthew M. Herron

on behalf of Joint Debtor Sarah M. Sutherland mmh@thedebtdoctors.com hgs@thedebtdoctors.com;alb@thedebtdoctors.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 12